Case 19-23780-JNP Doc 10 Filed 07/19/19 Entered 07/20/19 00:38:36 Desc Imaged

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Debtor 1:	Kathleen L Baylock	Social Security number or ITIN: xxx-xx-0283			
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:			
United States Bankı	ruptcy Court: District of New Jersey	Date case filed for chapter:	13	7/16/19	
Case number:	19-23780-JNP				

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Kathleen L Baylock	
2.	All other names used in the last 8 years	fka Kathleen L Mason, fka Kathleen L Langston	
3.	Address	1446 S. 9th Street Camden, NJ 08104	
4.	<b>Debtor's attorney</b> Name and address	Mark W Ford Law Office of Mark W. Ford, LLC P.O. Box 110 4 1/2 North Broadway Gloucester City, NJ 08030	Contact phone (856) 456–8811
5.	Bankruptcy trustee Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 – Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663–5002 www.standingtrustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov.">www.pacer.gov.</a> (800) 676–6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856–361–2300 Date: 7/17/19
	(000) 010-0000		

For more information, see page 2

Debtor Kathleen L Baylock Case number 19–23780–JNP

#### Meeting of creditors August 15, 2019 at 09:00 AM Debtors must attend the meeting Location: to be questioned under oath. In a Chapter 13 Standing Trustee - Camden, joint case, both spouses must Cherry Tree Corporate Center, 535 Route 38, The meeting may be continued or adjourned to a later Suite 150, Cherry Hill, NJ 08002 attend. date. If so, the date will be on the court docket. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 10/15/19 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 9/24/19 (except governmental units): Filing deadline: 180 days from date of order for relief. Deadline for governmental units to file a proof of 11 U.S.C. § 502(b)(9) Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim supplies the creditors to the juricities of the bankruptcy court, with consequences a lawyer can explain claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. **Deadline to object to exemptions:**The law permits debtors to keep certain property as exempt. If you Filing deadline: 30 days after the conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection. The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 9/18/19 at 10:00 AM , Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry 9. Filing of plan Plaza, 400 Cooper Street, Camden, NJ 08101-2067 If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 10. Creditors with a foreign address Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if 11. Filing a chapter 13 bankruptcy case the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. 13. Discharge of debts However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

# Case 19-23780-JNP Doc 10 Filed 07/19/19 Entered 07/20/19 00:38:36 Desc Imaged

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re: Kathleen L Baylock Debtor Case No. 19-23780-JNP Chapter 13

## **CERTIFICATE OF NOTICE**

District/off: 0312-1 User: admin Page 1 of 1 Date Rcvd: Jul 17, 2019 Form ID: 309I Total Noticed: 18 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2019. +Kathleen L Baylock, 1446 S. 9th Street, Camber, No. 1446 S. 9th Street, No. 1 db Camden, NJ 08104-1544 518353869 518353870 +Cherry Hill Township Municipal Court, 820 Mercer Street, Cherry Hill, NJ 08002-2638 518353871 +City of Camden, 520 Market Street, Camden, NJ 08102-1399 518353872 +Deptford Township Municipal Court, 1011 Co +Midland Funding, c/o Pressler & Pressler, 518353874 1011 Cooper Street, Woodbury, NJ 08096-3076 7 Entin Road, Parsippany, NJ 07054-5020 518353876 518353878 PO Box 3180, Pittsburgh, PA 15230-3180 518353879 PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444 +Pennsauken Municipal Court, 2400 Bethel Avenue, Merchantville, NJ 08109-2791 +State of New Jersey Dept of Labor & Work, P.O. Box 951, Trenton, NJ 08625-0951 State of New Jersey Surcharge Violation, P.O.Box 4775, Trenton, NJ 08650-4775 518353877 518353880 518353881 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: markfordlaw@juno.com Jul 17 2019 23:53:12 Mark W Ford. 4 1/2 North Broadway Law Office of Mark W. Ford, LLC, P.O. Box 110, Gloucester City, NJ 08030 +E-mail/Text: pmarraffa@standingtrustee.com Jul 17 2019 23:53:34 tr Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977 E-mail/Text: usanj.njbankr@usdoj.gov Jul 17 2019 23:54:24 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 U.S. Attorney, 970 Broad St., sma +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 17 2019 23:54:23
Office of the United States Trustee, 1085 Raymond Blvd., On United States Trustee. sma One Newark Center, Suite 2100.  ${\tt Newark, NJ~07102-5235}$ +E-mail/Text: bankruptcy.bnc@ditech.com Jul 17 2019 23:54:09 518353875 Ditech Financial LLC, 1400 Turbine Drive, Rapid City, SD 57703-4719 +EDI: VERIZONCOMB.COM Jul 18 2019 03:28:00 Trenton, NJ 08650-4833 518353882 PO Box 4833, TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*
518353873\* +City of Camden, 520 Market Street, Camden, NJ 08102-1399
518353883\* +Verizon, PO Box 4833, Trenton, NJ 08650-4833

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Addresses marked  $^{\prime +\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2019 Signature: <u>/s/Joseph Speetjens</u>

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2019 at the address(es) listed below:

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Mark W Ford on behalf of Debtor Kathleen L Baylock markfordlaw@juno.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3